

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RETECE OWENS

Debtor(s)

Case No. 09-16222

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2009.
- 2) The plan was confirmed on 08/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/10/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$53,840.00.
- 10) Amount of unsecured claims discharged without payment: \$23,421.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,636.70
Less amount refunded to debtor	\$136.70

**NET RECEIPTS: \$13,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,104.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$612.41
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,716.41**

Attorney fees paid and disclosed by debtor: \$396.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	100.00	902.24	902.24	242.41	0.00
AFNI INC	Unsecured	112.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	NA	2,290.36	2,290.36	615.35	0.00
AR CONCEPTS	Unsecured	73.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	1,384.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	316.00	320.35	320.35	86.07	0.00
BAXTER CREDIT UNION	Unsecured	1,211.00	1,153.56	1,153.56	309.93	0.00
BROTHER LOAN & FINANCE	Unsecured	100.00	902.72	902.72	242.53	0.00
CBCS	Unsecured	NA	250.00	250.00	67.17	0.00
CERTIFIED SERVICES INC	Unsecured	86.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	7,000.00	2,700.68	2,700.68	2,700.68	0.00
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	583.65	658.16	658.16	176.83	0.00
FIRST FINANCIAL ASSET MGMT	Unsecured	827.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Unsecured	6,014.00	6,014.81	6,014.81	1,616.00	0.00
GEMB	Unsecured	960.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,000.00	2,494.20	2,494.20	670.12	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	528.00	1,093.41	1,093.41	293.77	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	528.00	528.03	528.03	141.87	0.00
LVNV FUNDING	Unsecured	613.00	656.71	656.71	176.44	0.00
LVNV FUNDING	Unsecured	822.00	824.44	824.44	221.50	0.00
MIDLAND CREDIT MGMT	Unsecured	523.00	523.43	523.43	140.63	0.00
MIDLAND CREDIT MGMT	Unsecured	480.00	480.73	480.73	129.16	0.00
NATIONAL QUIK CASH	Unsecured	800.00	960.00	960.00	257.92	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	NA	3,580.09	3,580.09	961.86	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,169.00	697.10	697.10	187.29	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PLS FINANCIAL	Unsecured	700.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	928.00	951.76	951.76	255.71	0.00
VANDA LLC	Unsecured	721.00	721.89	721.89	193.95	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	358.00	358.82	358.82	96.40	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,700.68	\$2,700.68	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,700.68</b>	<b>\$2,700.68</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,362.81</b>	<b>\$7,082.91</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,716.41</u>	
Disbursements to Creditors	<u>\$9,783.59</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$13,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.